



Order Filed on October 17, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Company, as Trustee for Home Equity Mortgage Loan
Asset-Backed Trust, Series SPMD 2004-B, Home
Equity Mortgage Loan Asset-Backed Certificates,
Series SPMD 2004-B

In Re:

Ida Mae Lozirk, Richard Charles Lozirk,

Debtors.

Case No.: 19-25728 RG

Adv. No.:

Hearing Date: 10/2/19 @ 8:30 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: October 17, 2019

A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

Page 2

Debtors: Ida Mae Lozirk, Richard Charles Lozirk

Case No.: 19-25728 RG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series SPMD 2004-B, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2004-B, holder of a mortgage on real property located at 92 Waterloo Road Mount Olive Township, New Jersey 07828, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Jonathan Stone, Esquire, attorney for Debtors, Ida Mae Lozirk and Richard Charles Lozirk, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to obtain a loan modification by January 31, 2020, or as may be extended by modified plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtors are to make regular post-petition payments outside of the plan in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue in the event a loan modification is not successful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.